

As of July 2, 2020, Michigan drivers have the option to make changes to their Personal Injury Protection coverage (PIP), that if selected, could have devastating consequences should they, or their loved ones, suffer serious injury in an auto crash.

Seniors now have the option to completely opt-out from no-fault allowable expense PIP benefits if they satisfy the following two conditions: 1) the person is covered under Parts A and B of Medicare; and 2) the person's spouse and any resident relative has Medicare Parts A and B, other "qualified health coverage," or has no-fault PIP coverage under a separate policy. Before you consider this option, it is crucial to understand what benefits are not available under Medicare that you may need should you be injured in an accident. Below is a table identifying the differences between Medicare and unlimited PIP coverage.

COVERAGE	UNLIMITED PIP	MEDICARE
Medical Deductibles and Co-Insurance	No – \$0 out of pocket	Yes – Up to 20% after deductible
Post-Acute Care/Skilled Nursing Facility	Yes – 100% as long as needed	Limited – Days 1-20 (\$0 co-pay); 21-100 (\$176/day co-pay); Days 100+ no coverage
Long-term Care/Custodial Care	Yes – 24/7 care if needed	Not Covered
Residential Treatment Programs	Yes	Not Covered
Case Management Service	Yes	Not Covered
Attendant Care (assistance with care, supervision, etc.)	Yes – 24/7 as long as needed	Limited
Guardianship or Conservators	Yes	Not Covered
Transportation Services (to and from medical appointments)	Yes	Not Covered
Replacement Services (personal care, meal prep, lawn cutting, cleaning)	Yes – Up to 3 years for \$20/day	Not Covered
Physical, Speech, Occupational, and Other Outpatient Therapies	Yes	Limited – Medicare covers 80% up to a limit before medical review
Durable Medical Equipment (wheelchairs, walkers, etc.)	Yes	Limited – Medicare covers 80%
Massage Therapy	Yes	Not Covered
Home Modifications (wheelchair ramps)	Yes	Limited
Vehicle Modifications (wheelchair accommodations, hand controls, etc.)	Yes	Not Covered
Specialty Assistive Devices (assistive electronics, fitness equipment)	Yes	Limited
Wage Loss	Yes – up to 3 years	Not Covered

Other Considerations:

- Not all medical providers participate in Medicare, leaving you with fewer choices for care.
- If you receive a settlement from an accident claim, Medicare is entitled to recoup its costs against your settlement proceeds.